

RECEIVED  
CENTRAL FAX CENTER

FEB 28 2006

PTO/SB/97 (08-03)

Approved for use through 07/31/2006. OMB 0851-0031

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

## Certificate of Transmission under 37 CFR 1.8

Attorney Docket No. ISAA0050

I hereby certify that this correspondence is being facsimile transmitted to the United States Patent and Trademark Office

From: GLENN PATENT GROUP

Customer No.: 22,862

Tel: (650) 474-8400

Fax: (650) 474-8401

on 28 February 2006

Date



Signature

Della Revecho

Typed or printed name of person signing Certificate

Note: Each paper must have its own certificate of transmission, or this certificate must identify each submitted paper.

Attached to this cover-sheet please find the following documents:

1. Restriction Requirement (7 pages)

This collection of information is required by 37 CFR 1.8. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 1.8 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.

FEB 28 2006

Application Serial No. 09/607,747

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**In re Application of:** Shao, et al

**Serial No. :** 09/607,747

**Filed:** 30 June 2000

**Title:** Enhancing Delinquent Debt Collection Using Statistical Models of Debt Historical Information and Account Events

**Docket No.:** ISAA0050

**Art Unit:** 3624

**Examiner:** N. Subramanian

**Date:** 28 February 2006

**MAIL STOP - AMENDMENT**

Commissioner for Patents

PO BOX 1450

Alexandria VA 22313-1450

**AMENDMENT IN RESPONSE TO OFFICE ACTION**

Sir:

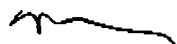
This Amendment is responsive to the Office Action, dated January 30, 2006, restricting applicant's claims for the above-identified patent application.

**Election**

Applicant hereby elects the species for Claims 9-27, to which Claim 1 is generic, without traverse. A listing of all claims begins on page 2 of this paper.

Applicant does not believe that filing of this Amendment will incur additional fees. However, the Commissioner is authorized to charge any fees due to the Glenn Patent Group Deposit Account No. 07-1445, Customer No. 22862. Applicant considers this document to be filed in a timely manner.

Respectfully Submitted,



Michael A. Glenn

Reg. No. 30,176

Customer No. 22862